

Information to identify the case:

Debtor 1	<u>Jerry Michael DeMaio</u>	Social Security number or ITIN	xxx-xx-1333
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Fayella DeMaio</u>	Social Security number or ITIN	xxx-xx-4375
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-23018-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jerry Michael DeMaio

Fayella DeMaio
fka Fayella Cherubin

11/27/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jerry Michael DeMaio
Fayella DeMaio
Debtors

Case No. 19-23018-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 27, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Jerry Michael DeMaio, Fayella DeMaio, 476 Washington Road, Sayreville, NJ 08872-1953
518331956	Ars Account Resolution, 1643 Nw 136 Ave Bld H St, Sunrise, FL 33323
518331963	+ Hackensack Meridian Health, Riverview Medical Center, 1 Riverview Plaza, Red Bank, NJ 07701-1872
518367731	+ Phillip S. Van Embden, Esq, 900 East Pine Street, POB 863, Millville, NJ 08332-0863
518331974	+ Princeton House, 905 Herrontown Rd, Princeton, NJ 08540-1998
518367729	+ Public Tax Investments, LLC, POB 1030, Brick, NJ 08723-0090
518331977	+ RMA of New Jersey, 140 Allen Road, Basking Ridge, NJ 07920-2976
518367732	+ Slater Tenaglia Fritz, 301 Third Street, Ocean City, NJ 08226-4007
518331980	+ Summit Oaks Hospital, 19 Prospect Street, Summit, NJ 07901-2531
518367730	+ TWR as Custodian for, Ebury Fund 1 NJ LLC, 26 Broad Street, Ste. 4, Red Bank, NJ 07701-1945

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 27 2024 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 27 2024 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 27 2024 20:31:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Buliding 4, Fishers, IN 46037-7939
cr	Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 27 2024 20:31:00	Infiniti Financial Services, a division of Nissan, P.O. Box 660366, Dallas, TX 75266-0366
518331954	+ EDI: GMACFS.COM	Nov 28 2024 01:21:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
518331955	+ Email/PDF: bncnotices@becket-lee.com	Nov 27 2024 20:40:49	American Express, Po Box 297871, Fort Lauderdale, FL 33329-7871
518366586	Email/PDF: bncnotices@becket-lee.com	Nov 27 2024 20:41:09	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518331957	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Nov 27 2024 20:31:00	Aspire, Po Box 105555, Atlanta, GA 30348-5555
518331958	+ EDI: BANKAMER	Nov 28 2024 01:21:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
518442833	Email/PDF: resurgentbknofications@resurgent.com	Nov 27 2024 20:40:55	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518331964	Email/Text: BKelectronicnotices@cenlar.com	Nov 27 2024 20:31:00	Homebridge Financial Services, 425 Phillips Blvd, Ewing, NJ 08618
518331959	Email/PDF: resurgentbknofications@resurgent.com	Nov 27 2024 20:40:46	Cach Llc/resurgent Cap, C/o Resurgent Capital

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			Services, Greenville, SC 29602
518331960	+ EDI: CAPITALONE.COM	Nov 28 2024 01:21:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
518331961	+ EDI: WFNNB.COM	Nov 28 2024 01:21:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
518331962	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 27 2024 20:40:48	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
518331968	EDI: CITICORP	Nov 28 2024 01:21:00	Macy's/dsnb, Po Box 8218, Mason, OH 45040
518399764	+ EDI: IRS.COM	Nov 28 2024 01:21:00	Department of Treasury - Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519193058	Email/Text: Bankruptcy@Freedommortgage.com	Nov 27 2024 20:31:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
518452395	+ Email/Text: BKelectronicnotices@cenlar.com	Nov 27 2024 20:31:00	HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
518442561	EDI: JEFFERSONCAP.COM	Nov 28 2024 01:21:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518331966	EDI: JPMORGANCHASE	Nov 28 2024 01:21:00	Jpmcb - Card Service, Po Box 15369, Wilmington, DE 19850
518331967	EDI: JPMORGANCHASE	Nov 28 2024 01:21:00	Jpmcb Auto, Po Box 901003, Ft Worth, TX 76101
518331969	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 27 2024 20:31:00	Midland Funding LLC, 8875 Aero Drive, San Diego, CA 92123-2255
518419823	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 27 2024 20:31:00	Midland Funding LLC, Po Box 2011, Warren MI 48090-2011
518331970	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 27 2024 20:31:00	Nissan-infiniti Lt, Pob 660366, Dallas, TX 75266-0366
518331971	+ Email/Text: bnc@nordstrom.com	Nov 27 2024 20:31:42	Nordstrom/td Bank Usa, 13531 E. Caley Ave, Englewood, CO 80111-6504
518446308	EDI: PRA.COM	Nov 28 2024 01:21:00	Portfolio Recovery Associates, LLC, c/o Banana Republic, POB 41067, Norfolk VA 23541
518446128	EDI: PRA.COM	Nov 28 2024 01:21:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518446935	EDI: PRA.COM	Nov 28 2024 01:21:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
518372467	EDI: PRA.COM	Nov 28 2024 01:21:00	Portfolio Recovery Associates, LLC, c/o Pc Richard, POB 41067, Norfolk VA 23541
518446320	EDI: PRA.COM	Nov 28 2024 01:21:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
518331973	Email/Text: signed.order@pfwattorneys.com	Nov 27 2024 20:31:00	Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
518331975	Email/Text: ProsperBK@prosper.com	Nov 27 2024 20:31:00	Prosper Marketplace In, 221 Main St Ste 300, San Francisco, CA 94105
518367733	+ Email/Text: ebn@vativrecovery.com	Nov 27 2024 20:31:00	Palisades Collection LLC, 210 Sylvan Avenue, Englewood Cliffs, NJ 07632-2510
518331972	+ EDI: PRA.COM	Nov 28 2024 01:21:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
518433842	EDI: Q3G.COM	Nov 28 2024 01:21:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518331976	+ Email/Text: clientservices@remexinc.com	Nov 27 2024 20:31:00	Remex Inc, 307 Wall St, Princeton, NJ

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			08540-1515
518331978	+ Email/Text: rwjebn@rwjbh.org	Nov 27 2024 20:32:00	Robert Wood Johnson Hospital, One Robert Wood Johnson Place, New Brunswick, NJ 08901-1966
518331979	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Nov 27 2024 20:31:00	State of New Jersey, Department of the Treasury, Division of Taxation-Bankruptcy Depart, P.O. Box 245, Trenton, NJ 08695
518331981	+ EDI: SYNC	Nov 28 2024 01:21:00	Syncb/banana Republi, Po Box 965005, Orlando, FL 32896-5005
518331982	+ EDI: SYNC	Nov 28 2024 01:21:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
518331983	+ EDI: SYNC	Nov 28 2024 01:21:00	Syncb/score Rewards, P.o. Box 965005, Orlando, FL 32896-5005
518333266	^ MEBN	Nov 27 2024 20:30:43	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518331984	+ EDI: SYNC	Nov 28 2024 01:21:00	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518331985	+ EDI: WTRRN BANK.COM	Nov 28 2024 01:21:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
518331986	+ EDI: Q3GTBI	Nov 28 2024 01:21:00	The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
518331987	EDI: VERIZONCOMB.COM	Nov 28 2024 01:21:00	Verizon Wireless/sou, National Recovery Operations, Minneapolis, MN 55426
518331988	+ EDI: WFFC2	Nov 28 2024 01:21:00	Wells Fargo Dealer Svc, Po Box 10709, Raleigh, NC 27605-0709

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
lm		HomeBridge Financial Services Inc.
519193059	*	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
518331965	*+	Internal Revenue Service, Department of the Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor HomeBridge Financial Services Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jacqueline Rita Rocci, I	on behalf of Joint Debtor Fayella DeMaio jacqueline@rocciesquire.com rocci.jacqueline.b118579@notify.bestcase.com
Jacqueline Rita Rocci, I	on behalf of Debtor Jerry Michael DeMaio jacqueline@rocciesquire.com rocci.jacqueline.b118579@notify.bestcase.com
John R. Morton, Jr.	on behalf of Creditor Infiniti Financial Services a division of Nissan Motor Acceptance Corporation, servicer for Nissan-Infiniti Lt ecfmail@mortoncraig.com, mortoncraigeef@gmail.com
Matthew K. Fissel	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9